



Order Filed on June 4, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WNI 22-028473  
LOGS Legal Group LLP  
14000 Commerce Parkway, Suite B  
Mount Laurel, NJ 08054  
(856) 793-3080  
Elizabeth L. Wassall - 023211995  
ATTORNEYS FOR WELLS FARGO BANK, N.A.

In Re:

EVERTON G. RAINFORD AND WINNIFRED A.  
RAINFORD,  
DEBTORS

Case No.: 19-18863-JKS

Judge: HONORABLE JOHN K.  
SHERWOOD

Chapter: 13

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF  
MODIFIED CHAPTER 13 PLAN**

The relief set forth on the following page is hereby ORDERED.

**DATED: June 4, 2022**

A handwritten signature in black ink, appearing to read "J.K. Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

This matter being opened to the Court by Herbert B. Raymond, attorney for the Debtor(s), upon filing of a Modified Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Modified Plan, and the parties having subsequently resolving their differences with regard to the Debtors' Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, ~~and for other good cause shown~~, it is hereby ordered:

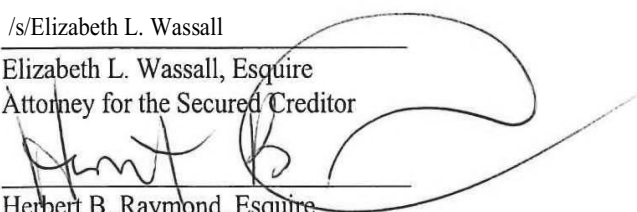
1. Debtor(s) is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 26 Essex Avenue, Maplewood, NJ 07040.
2. At the time of filing, Debtor(s) owed Secured Creditor a pre-petition arrearage of \$592.95; as evidenced in Secured Creditor's Proof of Claim 4-1 filed on June 25, 2019.
3. Debtor(s) agree to incorporate this amount, \$592.95, into the Chapter 13 Plan to be distributed to Secured Creditor to cure the aforementioned pre-petition default, less any amount(s) as may have already been paid through the Trustee.
4. Debtor(s) agree to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$592.95 monthly, commencing with the first post-petition payment due of May 17, 2019. Payments to be made directly to: Wells Fargo Home Mortgage P.O. Box 14507 Des Moines IA 50306.
5. If the Debtor(s) fails to make any payments detailed in this Consent Order within sixty (60) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may move for an Order Vacating the Automatic Stay as to the Collateral by filing a Motion to Vacate Automatic Stay in the Bankruptcy Court, specifying the Debtor(s)' failure to maintain all contractually due post-petition payments, with a copy of any motion supporting certification(s), and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor(s)' Counsel and Debtor(s) as required by the local bankruptcy rules.
6. Secured Creditor agrees this Consent Order resolves the Objection to Confirmation of Plan filed on May 2, 2022; ECF Doc.:54.
7. This Consent Order is hereby incorporated into Debtor(s)' Modified Chapter 13 Plan and any Order Modifying Chapter 13 Plan as may be entered by the Court.

We hereby consent to the form, content,  
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire  
Attorney for the Secured Creditor

  
Herbert B. Raymond, Esquire  
Attorney for the Debtor(s)

Date: 5-23-2022

Date:  5-20-2022

In re:  
Everton G Rainford  
Winnifred A Rainford  
Debtors

Case No. 19-18863-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 06, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Everton G Rainford, Winnifred A Rainford, 26 Essex Avenue, Unit#1, Maplewood, NJ 07040-1503

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Loan Care Servicing Center Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Herbert B. Raymond	on behalf of Debtor Everton G Rainford herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Herbert B. Raymond	on behalf of Joint Debtor Winnifred A Rainford herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	

District/off: 0312-2

User: admin

Page 2 of 2

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Form ID: pdf903

Total Noticed: 1

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Marisa Myers Cohen

on behalf of Creditor LoanCare LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Rebecca Ann Solarz

on behalf of Creditor Loan Care Servicing Center Inc. rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9